

2021 Action Plan for Housing & Community Development
City of Burlington, Vermont

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Minor Amendment Created on February 10th, 2022. Changes highlighted below.

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1st Amendment (Minor): June 17th, 2021 – Correction to the City of Burlington’s 2021 entitlement funding allocations for the CDBG programs.

2nd Amendment (Minor): February 10th, 2022 – Update to the City of Burlington’s 2021 entitlement funding allocations for the CDBG programs.

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2021 Action Plan explains how the City plans to spend the Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funds that the City receives from the U.S. Department of Housing & Urban Development (HUD), together with other leveraged resources, during the upcoming program year beginning on July 1, 2021. The national CDBG program is a principal revenue source to grow local communities and improve the quality of lives for low- and moderate- income residents. The HOME program is designed to create affordable housing for low-income households through building, buying, and/or rehabilitating housing for rent or homeownership.

The overall goal of these community planning and development programs is to develop viable communities by providing decent housing, expanded economic opportunities, and a suitable living environment, principally for low- and moderate-income persons. HUD administers these programs on a national basis and awards grants to entitlement communities and participating jurisdictions – including the City of Burlington – each year on a formula basis. The City in turn awards grants and loans to local **nonprofits as well as providing direct services to residents and businesses through several CDBG-funded programs.**

The first amendment to this plan was made on June 17th, 2021 at HUD’s request to correct the City of Burlington’s 2021 entitlement funding allocations for the CDBG programs. Per our citizen participation plan, this is a minor amendment that did not trigger a public process.

The second amendment to this plan was made on February 10th, 2022 to provide some updates to the City of Burlington’s 2021 entitlement funding allocations for the CDBG programs. Per our citizen participation plan, this is a minor amendment that did not trigger a public process.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Affordable housing continues to be the City's highest overall priority under this Consolidated Plan. Cost of housing, age of the housing stock and a low vacancy rate are three significant factors that contribute to the need for affordable housing in Burlington. For both renters and owners, at all income levels and across all household types, cost burden is the most pressing housing problem. Fifty five percent of all low- and moderate-renter households are cost-burdened. Cost burden is most acute among extremely low-income renters with 57% paying more than 30% of their income for housing.

In the 2018 Consolidated Plan, it is noted that there is a total of 230 affordable units in the City whose affordability restrictions will expire during the Consolidated Plan. It is also noted that over 47% of the City's housing stock was built before 1950. The County rental vacancy rate, which is measured every six months by the firm of Allen & Brooks, runs below the national and regional rates, averaging 1.1% for both urban and suburban towns based on the 2020 study.

Due to these factors, the following initiatives are on the City's housing agenda during this 5-year Consolidated Plan: preserving as many affordable units as possible; creating new affordable units, renovating rental and owner-occupied affordable housing and promoting homeownership among income-qualified households. The City views investment of CDBG funds into activities that help residents to become and/or remain housed and living independently as an effective investment.

Economic opportunity is the City's next highest priority. As the state's largest city, Burlington must continue to be an economic engine for the region and state. The City uses CDBG to focus on job creation and retention through technical assistance for businesses, and to support low-income residents in business ownership through entrepreneurial training and loans. These effective and cost-efficient uses of CDBG resources create and retain businesses and jobs, leverage other resources, increase tax revenues to support City services, support local ownership, and revitalize neighborhoods.

The City has also historically used CDBG to address barriers to economic opportunity. Access to affordable, quality early child care is one example; this is an identified community priority and an activity

with multiple long-term impacts including: the ability of parents to get and keep a job, children's success in school, reduction of public safety costs, and ultimately the quality of the local workforce. In addition, low income persons need assistance in filing tax returns and developing financial literacy. The City chooses to be flexible in its funding choices in this area in order to respond to shifting needs and resources, emerging opportunities and crises, and changing economic conditions.

A suitable living environment is the City's third priority overall. The City has a limited capacity to fund social services out of municipal resources, and has historically used the maximum (15%) available CDBG resources to support the provision of social services by local nonprofits. The City also uses CDBG to support public facilities and infrastructure, as well as nonprofit facilities, where there is support for the project and no other resources. Finally, the redevelopment of brownfields is a priority for the City because it meets multiple objectives: it increases the tax base, reduces environmental hazards and, often, allows for the productive reuse of historic structures.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The 2021 Action Plan for the City of Burlington represents year 4 of the 5 Year 2018 - 2022 Consolidated Plan. Under the previous 2013 - 2017 Consolidated Plan we have completed five program years, the narrative below summarizes the progress made on goals set in 2013.

Outcome - increase the availability of/access to decent housing. Two of our goals were met at or above 100%, one goal was met at 80%, and two goals were not met. With the new direction from HUD, the City's goal of 10 transitional units was not pursued. The goal of 36 new special needs units (for seniors) overlapped a completion of Thayer Commons in 2012 yet it went into the 2013 Consolidated Plan.

Outcome - Increase the affordability of decent housing: Two goals were met at or above 100% and the goal of producing new affordable homeowner units achieved 66% of the goal.

Outcome - increase the sustainability of decent housing: The goal of housing retention exceeded 100%. Two goals, preservation and upgrading housing and rehabilitation of homeowner units achieved over 85% of the goal whereas the rehabilitation of rental units reached 78% because one rehab project of over 50 units is still in the works.

Outcome - increase the availability of/access to economic opportunity: All goals were met at or above 100%.

Outcome - increase the sustainability of economic opportunity: One goal, access to resources, achieved over 100% of the goal set. The second goal of reducing economic barriers through child care achieved 57% of the goal because several early childhood education programs decided to no longer apply for CDBG funding.

Outcome - increase the availability of /access to a suitable living environment: Three of the 4 goals achieved 100% or above over the five years. One goal, provide public services for at risk population with food insecurity, only achieved 30% of the goal because the Food Shelf no longer applied for public services funding after the first year due to the change in delivery of CDBG funds.

Outcome - increase the sustainability of a suitable living environment: This goal achieved a 70% success rate with the number of facilities improved. Because renovation projects take a long time to plan and execute, there are 3 projects still in process which will be counted next year.

Overall, the City of Burlington achieved successful completion of 16 of the 23 goals set in 2013.

Per the Consolidated plan, the City will continue to spend 75% of its CDBG and HOME dollars on high priority activities to include most housing and economic development projects. The remaining 25% is spent on medium priority activities. Burlington aims to spend over 95% of expenditures assisting low- and moderate-income persons.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Community & Economic Development Office is the lead agency responsible for overseeing the development of the Action Plan and for administering the CDBG and HOME programs. The Citizen Participation Plan was followed for the development of this Plan. A Public hearing was held on April 26th, 2021 at a City Council meeting. The hearing was published in a local paper. Organizations were consulted, including the Continuum of Care.

The most meaningful way in which Burlington residents participate in the Action Plan process is their involvement in the nuts and bolts of spending decisions. Each of the City's eight wards (Neighborhood Planning Assemblies) elects a representative to the CDBG Advisory Board; and collectively, those residents have a majority voice in making recommendations to the Mayor about how to spend the City's CDBG funding each year. The NPAs are grassroots associations, created by City Charter, which exist in each of the City's wards and which meet monthly as organized, democratic forums where neighbors can learn about public issues that affect them and advise city government of their concerns and needs. The Board's recommendations have traditionally been adopted without change by the Mayor and City Council.

The City engaged in alternative public involvement techniques during the development of this Plan. The Plan was posted on the City's website and citizens were invited to comment via social media and email lists.

The public comment period will begin on April 9, 2021 and end on May 9, 2021.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The 2021 Action Plan and 2020 Action Plan amendments, along with the proposed allocations, was the subject of a Public Hearing at the April 26th, 2021 City Council meeting. The Public Hearing and the Plans were duly advertised and available for 30 days of public comment as permitted by HUD. Two members from the public provided comments, in regards to the 2021 Action Plan. These comments requested that more extensive outreach be conducted by the City in order to solicit input from its housing insecure/homeless population. The City accepts this input and will incorporate additional outreach efforts to better understand unique community perspectives to enable the City to be more effective in addressing housing insecure and homeless needs.

A comment was also made on the successes of the most recently established Daytime Warming Center at the VFH and the need to continue this program into the warmer months. While the City accepts this comment and agrees with recognizing the success of the Daytime Warming Center program, we did not receive an application from a community partner to be able to fund this program with the CDBG funds available in the 2020 and 2021 Action Plans at this time. CEDO is actively seeking alternative funding and suitable community partners to continue these important services to the community experiencing homelessness in Burlington.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

To summarize, the following document represents the housing, community and economic development needs and priorities as well as the chosen projects and activities to implement for the City of Burlington's 2021 Action Plan.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BURLINGTON	
CDBG Administrator	BURLINGTON	Community & Economic Development Office
HOPWA Administrator	N/A	
HOME Administrator	BURLINGTON	Community & Economic Development Office
HOPWA-C Administrator	N/A	

Table 1 – Responsible Agencies

Narrative (optional)

The Community & Economic Development Office (CEDO) is a department of the City of Burlington. The department engages our community to build an equitable, healthy, safe, and vibrant city with opportunities for all. CEDO staff members and programs seek to foster economic vitality; preserve and enhance neighborhoods, quality of life, and the environment; and promote equity and opportunity for all residents of Burlington. In support of its mission, CEDO works in partnership with citizens, the public and private sector, and other City departments to: strengthen the quality of life in Burlington's neighborhoods; preserve and develop decent, safe and affordable housing opportunities; maintain and improve the vitality of Downtown, the Pine Street area and neighborhood business districts; encourage a thriving business sector; foster job growth and employment opportunities; increase civic engagement and citizen participation; support the delivery of human services; and revitalize Burlington's waterfront.

CEDO is funded through Federal and State grants, the Housing Trust Fund and a portion of General Fund dollars. CEDO divisions include: Administration and Finance, Community Works, Opportunities and Engagement, and the Community Justice Center. In addition, CEDO has administrative/fiscal staff.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Burlington consults with numerous organizations in the development of the 5 Year Consolidated Plan, the Assessment of Fair Housing, and the Action Plan. The process includes formal and informal meetings, surveys, discussions and focus groups. The process of developing the Assessment of Fair Housing began in 2017 with a housing and neighborhood survey; the City received over 700 responses. The City also met with over 23 agencies, all of the Neighborhood Planning Assemblies, service beneficiaries, and residents in Burlington Housing Authority units. Over 2,400 postcards, in 3 different languages, were mailed to all residents of Burlington Housing Authority. This extensive outreach informed the strategic goals of both the Assessment of Fair Housing and the current 5-year Con Plan (2018-2023). It continued with a Public Hearing in December 2020 to hear community views on housing and community development needs, as well as comment on prior program year performance.

Between Dec. 2016 and July 2017, CEDO consulted with a number of groups, organizations and citizens, sharing or asking for data & for input on needs, priorities and other issues. Those groups & organizations included representatives of public and private agencies who serve children, seniors and people with disabilities, people living with HIV/AIDS, homeless and low-income residents. In addition, multiple housing agencies, health/mental health service agencies, regional & state government were consulted. In addition, a strong collaboration with United Way was developed regarding the application process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

Since 1983, the City has dedicated much of its housing and community development resources to supporting a network of nonprofit organizations to act as partners in producing & preserving affordable housing & protecting the City's most vulnerable residents. This nonprofit infrastructure functions as the principal housing & social services delivery system to help the City move towards its housing goals & alleviating poverty.

The housing & community development mission of Burlington is carried out by several City departments, a restricted revenue account, a municipal board & 2 municipal corporations.

Best practices are implemented for enhanced agency coordination for several community initiatives. Collaboration begins with a focus on assembling the right people or agencies at the table, clearly defining roles and responsibilities, sharing a common mission and developing good communication. This basic collective impact model has been effective for current collaborations.

The Chittenden County Homeless Alliance continues to develop a common agenda and embrace several best practices including using a common assessment tool for permanent supportive housing, prioritizing those units for the most vulnerable, implementing a community wait list and using a shared information management system with the Balance of State.

The Opioid Alliance represents a coordinated effort to include the Burlington Police Department, United Way of Northwest Vermont, Agency of Human Services, UVM Medical Center, Howard Center, the City and Dept. of Health along with other agencies. This collaboration relies on a collective impact approach, sharing data and coordinating between agencies.

Collaboration between the City and Burlington's non-profit and government partners, already robust, expanded significantly in response to the COVID-19 pandemic and that collaboration continues into 2021. The City set up the Resource and Recovery Center (RRC) which continues to collect community resources to help Burlington citizens and businesses through these uncertain times. The RRC provides referrals and direct assistance to Burlington residents on unemployment insurance claims, food security, small business, housing, property tax assistance and with access to many other essential services. Burlington's Homeless providers continue to meet weekly with stakeholders including Champlain Housing Trust, Agency of Human Services, CHCB, Howard, Steps, Spectrum, and Veterans organizations to coordinate housing and supports for homeless in other low-income residents. The City established a Senior Providers Pandemic Response Working Group, meeting weekly to provide information resources, pandemic updates, access to information on PPE supplies, testing and later, vaccination. The group provides a space for peer learning and support at a time of real emergency and stress for providers of services to seniors. The meeting simultaneously gave access to leadership at both City and State levels on all aspects of COVID response.

Members of the City government (multiple departments) and representatives of the University of Vermont, Champlain College, and University of Vermont Medical Center routinely meet with constituents, nonprofit representatives and land owners to address shared housing and community development challenges.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Chittenden County Homeless Alliance consists of a consortium of nonprofit organizations, local businesses, and local/state/federal agencies in the greater Burlington metropolitan area, with the City of Burlington's Community & Economic Development Office (CEDO) serving as the Collaborative Applicant. The Alliance meets quarterly with the Steering Committee meeting monthly. The Alliance coordinates

services for families, youth and single adults who are homeless; coordination between the agencies is enhanced with member participation on both the steering committee and sub-committee levels.

The CoC coordinates the implementation of a housing and service system from outreach to housing to services that meet the needs of homeless individuals and families. Street outreach, Vermont 211, daytime shelter and meals all serve to reach the homeless and identify services/needs, including housing placement. Housing providers work to rapidly re-house or provide housing as quickly as possible & stabilize, while supportive service agencies provide case management and connect with additional services. Providers serve the chronically homeless, families with children, veterans, unaccompanied youth & those at risk of homelessness.

Member agencies work together to meet the needs of chronically homeless, and recent efforts include an improved system of outreach, prioritization of resources, coordinated entry along with increased permanent supportive housing options for chronic homeless & support services. An emphasis includes housing retention (with services and case management) due to a low vacancy rate in this jurisdiction. Agencies work with local landlords to reduce the barriers of renting to chronically homeless.

The CoC providers work to identify, move into stable housing, & provide essential services for households with children who are homeless. Each CoC program that serves children has children's advocates or specially trained staff to ensure that the children's need for safety, nurturing, education, and stability are met.

The CoC partners with local, state, and federal organizations to combat homelessness among veterans. Outreach has increased to local veterans at the local shelters. Previously un-identified veterans were enrolled in VA care & many are now housed through VA housing programs.

A continuum partner provides emergency services to youth ages 16-22 who have run away, are homeless, or at risk of homelessness. Supported housing includes emergency shelter and transitional housing for youth who have left foster care and are homeless. Youth are provided with individual/family counseling, mental health/substance abuse assessment and treatment, case management, medical services, educational planning, employment support, life skills, jobs training, and mentoring. Another local program provides job and life skills training to at-risk youth while helping them complete their high school education.

CDBG funds have been targeted to address emerging needs identified through the COC. Public Service funds were used to fund housing navigation for permanent supportive housing programs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

ESG funding allocations are made by the State of Vermont. Several state offices, including the Office of Economic Opportunity which administers ESG participate actively in the CoC and its numerous committees, including strategic planning and coordinated entry. VT's Emergency Solutions Grant funds are blended with state funds and administered under the Housing Opportunity Grant Program. This year, there were 5 organizations in the CoC that received funding. Funding decisions are based on thorough knowledge of this Continuum’s operations and priorities, with an emphasis on how best to realize value for investment. The State solicits specific feedback from the CoCs and stakeholders through presentations, discussions, and surveys regarding priorities and how to allocate ESG funds to eligible activities as well provide an annual review of funding priorities and performance.

The Chittenden Homeless Alliance has developed a single HMIS with the Vermont Balance of State including joint governance, policies and procedures. One of our CoC-funded projects supports the HMIS lead of the Institute of Community Alliances. The Alliance is working to expand the number of agencies using HMIS, coordinated entry and a community wait list. The Alliance members use ServicePoint HMIS and the CoC will utilize reports and information for strategic planning.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHAMPLAIN VALLEY OFFICE OF ECONOMIC OPPORTUNITY
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This Agency was consulted on needs, progress, and upcoming goals.
2	Agency/Group/Organization	COMMITTEE ON TEMPORARY SHELTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted on needs, progress, and upcoming goals.
3	Agency/Group/Organization	CHAMPLAIN HOUSING TRUST
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted on needs, progress, and upcoming goals.
4	Agency/Group/Organization	Vermont Agency of Human Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Coordination of funds and services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was involved in the review of potential CDBG projects and consulted on upcoming goals and strategies.
5	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the Continuum were consulted to update homeless progress, strategies, and goals. They were also consulted to review and comment on the Plan.
6	Agency/Group/Organization	BURLINGTON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted for the needs assessment, market analysis, and status of public housing programs.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agencies not consulted in our process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	CEDO	The goals to prevent homelessness, rapidly re-house the homeless, provide for basic needs, increase permanent housing overlap with our Strategic Plan goals to preserve affordable housing units, increase permanent supportive housing beds, protect the vulnerable through public services to the homeless and anti-poverty strategies.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
planBTV	City of Burlington – Planning Department	The goals of economic development and increasing housing options overlap with planBTV's goals and recommendations for the City of Burlington and the downtown/waterfront areas.
ECOS	Chittenden Regional Planning Commission	There is a coordination with regional transportation and CEDS (Comprehensive Economic Development Strategy) for the City and then the County as a whole.
Housing Action Plan	CEDO	The goals of the Housing Action Plan are incorporated in the strategic plans for affordable housing and addressing the barriers to housing across the economic spectrum.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Continuum partners include agencies representing health which include the University of Vermont Medical Center and Community Health Centers of Burlington; agencies representing mental health and youth facilities (Howard Center and Spectrum); economic services, temporary assistance and food stamps (AHS – Economic Services). Other divisions within City Government include victim services, lead program, and housing services. Additionally, the private sector enhances the City's community development and housing efforts. Architects, engineers and attorneys assist nonprofit developers by providing skills and services to implement housing projects. Burlington's banks have responded to a changing market and changing obligations under the federal Community Reinvestment Act by finding a number of innovative ways of support new housing models, housing organizations, and approaches to affordable housing production. Local lenders also support neighborhood revitalization and small business development, financial education, and free tax preparation services for low-income taxpayers. The Burlington business community has been actively represented on most community advisory committees. They have provided resources and opportunities for residents to improve their quality of life.

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

A public hearing was held in December 2020 to review the achievements published in the Consolidated Annual Performance and Evaluation Report (CAPER) and also hear any citizen input on housing and community development needs for the City. A notice about the availability of funds was published online and in Seven Days in the beginning of January of 2021 and a direct email notice provided to over 100 nonprofits, City departments and residents about the funding. An informational workshop was held for applicants. All applications are published online on the City of Burlington's website. The CDBG Advisory Board held three meetings in February 2021 – March 2021 to review all applications; the Board is comprised of representatives from the local Neighborhood Planning Assemblies, Mayoral selections, representatives of state agencies and local grant making agencies. These citizens make the recommendations on how to spend CDBG funds locally, and these recommendations are conveyed to the Mayor and City Council. These recommendations are the foundation for the Action Plan. The recommendations of the Advisory Board are published online along with the draft Action Plan. An advertised public hearing was held on April 26, 2021 on housing and community development needs in the City, the Advisory Board recommendations, the draft 2021 Action Plan, and the amended 2020 Action Plan. The Plans were available for public comment for 30 days with outreach on social media (Facebook and Twitter) and the City of Burlington's website. These numerous efforts were made to broaden citizen participation in the City.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted /broad community	In December of 2020, the City held a Public Hearing in	Council members asked about challenges and barriers some of	Not applicable	

			<p>conjunction with City Council and received several positive comments regarding the use of CDBG funds and the accomplishments. There were all 12 council members present, the Mayor, the City Attorney, the CAO and approximately 14 members of City staff and the public. The meeting was also broadcast on the</p>	<p>the programs are facing during this reporting period. City staff stated that the pandemic has made it difficult for many community partners to carry out certain in-person programs.</p>		
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			local government channel.			
2	Newspaper Ad	Non-targeted /broad community	Notice of funding availability for the 2021 CDBG Action Plan was advertised on January 13, 2021 in the Seven Days paper to the general public.	Not applicable	Not applicable	
3	Public Meeting	Nonprofits & Potential Grantees	One workshop was held for potential grantees on January 21, 2021 to offer technical assistance. Approximately 8 people attended	Not applicable	Not applicable	

			from a variety of nonprofits.			
4	Internet Outreach	Non-targeted /broad community	The applications for CDBG funding were placed on the CEDO/City of Burlington website. The applications remain available for view online.	No comments received	No comments received	https://www.burlingtonvt.gov/CEDO
5	Newspaper Ad	Non-targeted /broad community	An ad was placed in Seven Days newspaper on April 14th as a legal notice for the public meeting on April 26th for the public comment period for	See below	See below	

			the 2021 Action Plan and 2020 Amended Action Plan.			
6	Internet Outreach	Non-targeted /broad community	The 2021 Action Plan was published online on the CEDO/City of Burlington website during the public comment period. Over 100 individuals and nonprofits, in addition to the CoC, received an email link to the Plan.			https://www.burlingtonvt.gov/CEDO
7	Public Hearing	Non-targeted /broad community	A public hearing was held on April 26, 2021.	A comment requested that more extensive outreach	Comments were accepted.	https://www.youtube.com/playlist?list=PLlJLFn4BZd2PwCge7lNoKug676jlf_iUA

			<p>Attendance included the City Council and the Mayor as well as members of the public.</p>	<p>be conducted by the City in order to solicit input from its housing insecure/homeless population.</p> <p>A comment was also made on the successes of the most recently established Daytime Warming Center at the VFH and the need to continue this program into the warmer months.</p>		
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Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In this section, the City identifies the federal, state, local, and private resources expected to be available to the jurisdiction to address the priority needs and specific objectives in the Strategic Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$770,962	0	\$229,934	\$985,896	\$759,765	The City expects to leverage significant federal, state, local and private resources over the course of the Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	414,413	0	0	414,413	414,413	The City expects to leverage significant federal, state, local and private resources over the course of the Consolidated Plan.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City anticipates \$20.6 million in Section 8 resources, and approximately \$1.1 million (\$5.7 million over 5 years) in McKinney-Vento Homeless Assistance Act will be available to address needs and objectives identified in the Plan. While these are not resources that the City receives or controls, they provide a critical contribution to reaching the City’s Action Plan goals. Furthermore, the City is implementing a \$3.6 million Healthy Homes Lead Grant covering the period of January 2021 through July 2024.

Overall, the City expects to leverage over \$20 million in state, local, private and other federal resources for its CDBG- and HOME-funded activities. These are funds that the City and its subgrantees expect to raise for their budgeted activities as well as funds that the City expects outside entities to invest in development activities.

The City will meet or exceed the requirement that “contributions must total not less than 25% of funds drawn from the jurisdiction’s HOME Investment Trust Fund Treasury account in that fiscal year,” excluding funds drawn for administrative and planning costs pursuant to 24 CFR 92.207. Sources of matching funds include, but are not limited to, the Vermont Housing & Conservation Trust Fund, the

Burlington Housing Trust Fund, waiver of impact fees, and private debt financing secured by property owners and nonprofit organizations.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There is no City owned land or property that is appropriate to be used to address the needs identified in the Plan.

Discussion:

The City's Entitlement includes CDBG and HOME funds. The City has also received a \$3,093,922.00 Lead-Based Paint Hazard Control grant from the Department of Housing and Urban Development and a \$530,000.00 Healthy Homes grant. There are local agencies that receive Essential Services Grant funding from the state. The City is the Collaborative Applicant for the McKinney-Vento Homeless Assistance Act funds but does not receive this funding; it goes directly to the local providers.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH 2.1 Acquire/Rehab - Rental or Owner Units	2018	2022	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	AFH - Maintain or Preserve Affordable Housing	CDBG: \$139,032	Rental units rehabilitated: 0 Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	DH 1.4 Promote new homeownership buyer assist	2018	2022	Affordable Housing	City-Wide	AFH -Housing Resources to LMI residents, homeowner	CDBG: \$0 HOME: \$0	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	DH 2.2 Protect the Vulnerable - Lead Hazard	2018	2022	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	AFH - Maintain or Preserve Affordable Housing AFH -Housing Resources to LMI residents, homeowner	CDBG: \$0 HOME: \$0	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
4	DH 1.1 Protect the Vulnerable - New Perm Supp Hous	2018	2022	Affordable Housing Homeless	City-Wide	AFH - Increase Affordable Housing Opportunities	CDBG: \$0 HOME: \$0	Housing for Homeless added: 0 Household Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	DH1.2 Protect the Vulnerable New Special Need Hsng	2018	2022	Affordable Housing Non-Homeless Special Needs	City-Wide	AFH - Increase Affordable Housing Opportunities	CDBG: \$0 HOME: \$0	Rental units constructed: 0 Household Housing Unit
6	DH 1.3 Create New Affordable Housing	2018	2022	Affordable Housing	City-Wide	AFH - Increase Affordable Housing Opportunities	CDBG: \$125,000 HOME: \$372,972	Rental units constructed: 27 Household Housing Unit
7	EO 1.1 Support Microenterprises	2018	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide	AFH - Increase Employment/Economic Opportunities	CDBG: \$183,282	Businesses assisted: 143 Businesses Assisted
8	EO 1.2 Retain/Create Jobs	2018	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	AFH - Increase Employment/Economic Opportunities	CDBG: \$0 HOME: \$0	Jobs created/retained: 2 Jobs
9	EO 1.3 Reduce Economic Barriers - Early Childhood	2018	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Reduce Barriers to Economic Opportunities	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	EO 1.4 Reduce Economic Barriers - Access Resources	2018	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Reduce Barriers to Economic Opportunities	CDBG: \$48,164	Public service activities other than Low/Moderate Income Housing Benefit: 611 Persons Assisted
11	SL 1.1 Provide Public Services Homeless	2018	2022	Homeless	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide	Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$17,500 HOME: \$0	Public Facility or Infrastructure Activities: 88 Households Assisted
12	SL 1.2 Provide Public Services	2018	2023	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
13	SL 1.3 Improve Public Facilities & Infrastructure	2018	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Improve Public Facilities or Infrastructure	CDBG: \$0 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0
14	SL 1.4 Remediation of Brownfields	2018	2022	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Clean-up of Contaminated Sites	CDBG: \$276,148 HOME: \$0	Brownfield acres remediated: 1 Acre

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Planning and Administration	2018	2022	Planning, Administration, Fair Housing	City-Wide	Planning and Administration	CDBG: \$154,192 HOME: \$41,441	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	DH 2.1 Acquire/Rehab - Rental or Owner Units
	Goal Description	During this Action Plan CDBG funds will be used for CEDO's Housing Improvement Program for homeowners.
2	Goal Name	DH 1.4 Promote new homeownership buyer assist
	Goal Description	Although no CDBG funds will be allocated, it is anticipated that 5 LMI households will achieve homeownership via the Section 8 Homeownership Program or CHT's Shared Equity Program.
3	Goal Name	DH 2.2 Protect the Vulnerable - Lead Hazard
	Goal Description	Although no CDBG funds will be allocated during this Action Plan, 40 rental units and 4 homeowner units will receive lead hazard reduction services through the 2021 Lead-Based Paint Hazard Control grant.
4	Goal Name	DH 1.1 Protect the Vulnerable - New Perm Supp Hous
	Goal Description	During this Action Plan, no new awards were made.
5	Goal Name	DH1.2 Protect the Vulnerable New Special Need Hsng
	Goal Description	During this Action Plan, no new awards were made.
6	Goal Name	DH 1.3 Create New Affordable Housing
	Goal Description	During this Action Plan HOME funds will be used for the rehabilitation and/or construction of 3 new affordable housing units. CHT will be creating 24 new affordable housing units with CDBG funds.

7	Goal Name	EO 1.1 Support Microenterprises
	Goal Description	During this Action Plan, the City will allocate CDBG funds to two microenterprise programs, CVOEO-Financial Futures: Micro Business Development and Mercy Connections-Women's Small Business Program, with a focus on women, and other small businesses.
8	Goal Name	EO 1.2 Retain/Create Jobs
	Goal Description	Although no CDBG funds will be allocated, CEDO's Sustainable Economic Development program will deliver revolving loans and technical assistance to larger businesses who will retain or create jobs.
9	Goal Name	EO 1.3 Reduce Economic Barriers - Early Childhood
	Goal Description	During this Action Plan, no new CDBG funds have been allocated to early childhood education programs.
10	Goal Name	EO 1.4 Reduce Economic Barriers - Access Resources
	Goal Description	During this Action Plan, CDBG funds have been allocated to two workforce development programs and the Volunteer Income Tax Assistance program to reduce barriers to economic resources and opportunities.
11	Goal Name	SL 1.1 Provide Public Services Homeless
	Goal Description	During this Action Plan, CDBG will fund a program to provide permanent housing placement and Housing First case management services for persons experiencing homelessness.
12	Goal Name	SL 1.2 Provide Public Services
	Goal Description	During this Action Plan, CDBG will fund Sara Holbrook Community Center-Elementary Enrichment Program, quality out of school care for students in grades K-5, this is a 2-year program.
13	Goal Name	SL 1.3 Improve Public Facilities & Infrastructure
	Goal Description	During this Action Plan, no new awards were made.
14	Goal Name	SL 1.4 Remediation of Brownfields
	Goal Description	During this Action Plan, CDBG funds have been allocated to brownfield remediation, with a focus on economic development and affordable housing within the NRSA.

15	Goal Name	Planning and Administration
	Goal Description	To support the capacity of the nonprofit institutional delivery structure in the City; pursue state and federal resources in support of City initiatives; implement City planning efforts; administer community and economic development programs; and support fair housing efforts in the City.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

It is estimated that at initial occupancy approximately 8 persons shall receive affordable housing through 3 HOME assisted units as a result of the 2021 HOME allocation to the City of Burlington. However, these funds will continue to benefits many new households during the HOME Affordability Period.

Projects

AP-35 Projects – 91.220(d)

Introduction

This part of the Action Plan provides a summary of the eligible projects and activities that will take place during the program year to address the priority needs and specific objectives outlined in the Strategic Plan. The eligible projects are associated with at least one priority need and at least one or more goals. During this Consolidated Plan, most activities will be grouped, whenever possible, into larger projects to highlight the themed target areas for funding. In addition, HUD has provided Goal Outcome Indicators to describe the planned accomplishments for each project.

Projects

#	Project Name
1	Housing and Homelessness Services
2	Preserving & Increasing Affordable Housing Opportunities
3	Microenterprise Assistance
4	Burlington's Sustainable Economic Development Program
5	Neighborhood Development
6	Burlington Brownfields Program
7	Public Service Economic Opportunity
8	Childcare & Early Childhood Education
9	Youth Services
10	CDBG and HOME Administration

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The all-volunteer CDBG Advisory Board followed both the City's Anti-Poverty Strategy and Consolidated Plan priorities in their review of project applications

- CDBG Public Services areas were clustered in two groups, and each year applications are requested for a particular grouping. Two-year grants will be funded from the applications received each year. A minimum of 80% of the available funding will be earmarked for these 2-year grants for the themed impact areas. Programs will not be eligible to reapply until their area opens again, most likely in two years. This year applications were sought for Early Childhood Education, Childcare and Youth Services. Economic opportunity programs could apply for the remaining 20% of available funding as annual (1-year) grants.

More focus will be placed on impact and moving people out of poverty and not numbers served. In

addition, emphasis will be placed on projects that demonstrate efficiencies or collaboration, or a project proposal seeking to implement such efficiencies.

The biggest obstacle to addressing underserved needs continues to be insufficient resources. The City will continue to pursue additional federal, state and private resources but does not expect to overcome the obstacle of shrinking public resources. While the federal COVID response packages, Coronavirus Aid, Relief and Economic Security (CARES) Act and the American Recovery Plan Act (ARPA) provided significant and needed assistance to Burlington, these aid packages did not cover the full extent of need and economic losses due to the pandemic. The City will also continue to work with partners to leverage funds, prioritize resources for those in greatest need and engage in collective impact initiatives.

Other obstacles to meeting underserved needs include:

- Ensuring a just and equitable recovery to rebuild after the economic losses incurred due to the pandemic;
- Limited land available in the city for housing and commercial development;
- Community tension between the need for development and the desire to preserve the status quo, between the need to rehabilitate and maintain the housing stock and the desire for architectural and historic preservation;
- The requirements around criminal, eviction and credit histories in rental housing placement and hoarding / housekeeping issues, as well as no cause eviction, in rental housing stability;
- The lack of availability of transportation, especially for residents with special needs and for second shift and weekend work, exacerbated by a regional mismatch in the balance of job growth and housing development;
- Benefits “cliffs” which, together with a lack of understanding among residents, businesses and service providers about the asset and earnings limits that often vary between different income support programs, are a disincentive to increased earnings;
- Lack of small-scale risk capital financing;
- Non-accessible, and therefore non-functional, space in vacant upper stories of existing buildings; and
- A regional imbalance between the growth of regional employment and tax revenues and the budgetary burdens associated with its high concentrations of low-income residents, magnified by the high proportion of tax-exempt property within the City.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing and Homelessness Services
	Target Area	City-Wide
	Goals Supported	SL 1.1 Provide Public Services Homeless
	Needs Addressed	AFH -Housing Resources to LMI residents, homeowner Provide Public Services to At Risk Population Protect the Vulnerable
	Funding	CDBG: \$17,500
	Description	To provide permanent housing placement and Housing First case management services for persons experiencing homelessness.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Pathways Vermont will serve 88 homeless individuals through their Expanding Housing First Services in Chittenden County program.
	Location Description	Pathways will assist clients throughout Burlington.
	Planned Activities	To provide permanent housing placement and case management services to persons experiencing homelessness.
2	Project Name	Preserving & Increasing Affordable Housing Opportunities
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide
	Goals Supported	DH 1.1 Protect the Vulnerable - New Perm Supp Hous DH1.2 Protect the Vulnerable New Special Need Hsng DH 1.3 Create New Affordable Housing DH 1.4 Promote new homeownership buyer assist DH 2.1 Acquire/Rehab - Rental or Owner Units DH 2.2 Protect the Vulnerable - Lead Hazard
	Needs Addressed	AFH - Maintain or Preserve Affordable Housing AFH - Increase Affordable Housing Opportunities AFH -Housing Resources to LMI residents, homeowner
Funding	CDBG: \$264,032 HOME: \$372,972	

	Description	To assist agencies that provide development and stewardship of permanently affordable homes including to build and/renovate affordable housing. To maintain affordable housing by providing lead hazard mitigation, healthy home rehabilitation and emergency rehabilitation. To assist low and moderate income residents to become homeowners with non-CDBG funds. HOME funds we will be allocated as follows: \$290,090 to projects to be determined, \$20,720 to CHDO operating grant(s), and \$62,162 to CHDO Reserve grant(s). \$175,000 of the CDBG funds will be awarded to Living Well Group Ethan Allen to preserve affordable housing for seniors. The balance of the CDBG funds, \$89,032, will be allocated to the Homeowner Initiatives Program (HIP) to provide emergency grants/loans to fund home rehabilitation projects and repairs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	3 housing unit HOME Projects 2 homeowners through the HIP program 44 households through the Lead program 29 senior resident units at Ethan Allen Residence
	Location Description	Rehabilitation, single family rehab, and lead remediation projects will take place in the NRSA as a priority but may encompass other areas. New affordable housing units will take place City-wide.
	Planned Activities	CEDO will administer the Housing Improvement Program for LMI owner occupied households needing emergency repair and assistance to remain safely in their homes, as well as complete lead remediation at 40 rental units and 4 homeowner units through the CEDO Lead Program. HOME funds will assist in rental and/or homebuyer housing through new construction and/or rehabilitation. Location to be determined. CHT will construct 24 affordable housing units. The Section 8 Homeownership Program and CHT's Shared Equity Program will provide direct assistance to 5 new homeowners.
3	Project Name	MicroEnterprise Assistance
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide

	Goals Supported	EO 1.1 Support Microenterprises
	Needs Addressed	AFH - Increase Employment/Economic Opportunities
	Funding	CDBG: \$190,860
	Description	<p>These Microenterprise Assistance Programs assist low and moderate income persons with starting, retaining and growing businesses with business and financial planning and provides workshop instruction and business planning models to LMI persons. Programs included in funding in 2021 include:</p> <ul style="list-style-type: none"> - Financial Futures Micro Business Development Program in the amount of \$57,000, implemented by Champlain Valley Office of Economic Opportunity (CVOEO) - The Women’s Small Business Program in the amount of \$50,000, implemented by Mercy Connections - The Micro Enterprise Technical Assistance Program in the amount of \$33,860, implemented by the Community and Economic Development Office (CEDO). As well as \$50,000 in grants to Micro Enterprises supported by the TA program.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	<p>CVOEO Financial Futures Micro Business Development Program will serve 80 LMI clients.</p> <p>Mercy Connection’s Women’s Small Business Program will serve 63 LMI clients.</p>
	Location Description	Services will be provided to persons City-Wide with a focus on businesses located in the NRSA.
	Planned Activities	Both programs will provide technical assistance, classes, and individual direction to small businesses or start-ups.
4	Project Name	Burlington's Sustainable Economic Development Program
	Target Area	City-Wide
	Goals Supported	EO 1.2 Retain/Create Jobs
	Needs Addressed	AFH - Increase Employment/Economic Opportunities
	Funding	CDBG: \$0

	Description	To provide loans and technical assistance for area businesses for job creation/retention and business expansion.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Although no CDBG funds will be allocated, CEDO's Sustainable Economic Development program will deliver revolving loans and technical assistance to larger businesses who will retain or create 2 jobs.
	Location Description	City-Wide
	Planned Activities	Provide technical assistance and/or business loans for job creation/retention for Burlington businesses.
5	Project Name	Neighborhood Development
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.3 Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities or Infrastructure
	Funding	CDBG: \$0
	Description	During this Action Plan, no new awards were made.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	No new activities for this Action Plan.
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Planned Activities	No new activities for this Action Plan.
6	Project Name	Burlington Brownfields Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.4 Remediation of Brownfields
	Needs Addressed	Clean-up of Contaminated Sites
	Funding	CDBG: \$276,148

	Description	To assist with testing, remediation, and redevelopment of the City's Brownfields and potentially hazardous sites, focusing on affordable housing development, small/medium business growth, and green space. The funding allocation will be used to complete the Moran Frame project in the Autumn of 2021.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Brownfields (Moran) – 2 acre remediated
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Planned Activities	The Brownfields program is able to help move complex projects through the program activities of assessment, cleanup, and redevelopment through direct service to clients, while leveraging relationships forged with the regulatory and funding community.
7	Project Name	Public Service Economic Opportunity
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City Wide
	Goals Supported	EO 1.4 Reduce Economic Barriers - Access Resources
	Needs Addressed	AFH - Increase Employment/Economic Opportunities AFH - Increase Educational Opportunities Provide Public Services to At Risk Population
	Funding	CDBG: \$48,164
	Description	To provide services and/or training to enhance economic opportunities for LMI households. CDBG funds will be used to fund: <ul style="list-style-type: none"> - The Volunteer Income Tax Assistance Program, in the amount of \$10,000, implemented by CVOEO - The YouthBuild Program, in the amount of \$20,000 implemented by RESOURCE - The Preparing Targeted Populations for Construction Jobs, in the amount of \$18,164, implemented by CEDO
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	600 LMI households will receive tax preparation assistance. 5 persons will receive job training in construction 6 persons will receive youth job training in construction
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City Wide
	Planned Activities	Provide job training programs and income tax preparation assistance.
8	Project Name	Childcare & Early Childhood Education
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City Wide
	Goals Supported	EO 1.3 Reduce Economic Barriers - Early Childhood
	Needs Addressed	AFH - Increase Educational Opportunities Provide Public Services to At Risk Population
	Funding	CDBG: \$0
	Description	During this Action Plan, no new awards were made.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	No new activities for this Action Plan.
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City Wide
Planned Activities	No new activities for this Action Plan.	
9	Project Name	Youth Services
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.2 Provide Public Services
	Needs Addressed	Provide Public Services to At Risk Population
	Funding	CDBG: \$50,000
	Description	This funding will provide safe educational opportunities for youth outside of school through the Elementary Enrichment Program implemented by Sara Holbrook Community Center.

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	100 students will receive safe educational youth programming over a 2-year period.
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Planned Activities	The Sara Holbrook Afterschool Program will provide enriching afterschool learning opportunities to LMI students over a 2 year period.
10	Project Name	CDBG and HOME Administration
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$154,192 HOME: \$41,441
	Description	Administration funding for CDBG and HOME grants.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide
Planned Activities	To support the capacity of the nonprofit institutional delivery structure in the City; pursue State and Federal resources in support of City initiatives; implement City planning efforts; administer community and economic development programs; and support fair housing efforts in the City.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Approximately 64% of the City's CDBG resources are directed to activities that target the City's Neighborhood Revitalization Strategy Area.

The City of Burlington's Neighborhood Revitalization Strategy Area was approved in January 2006 and reappraised with the 2013 Consolidated Plan. The NRSA covers census tracts 3, 4, 5, 6 and 10. As of the 2010 Census, there were 15,927 residents in the Target Area. The Area as a whole is primarily residential, though within the designated census tracts are also several commercial corridors, the Central Business District and the Intervale (several hundred agricultural acres). As of the 2010 Census the Target Area contains a composite low/mod percentage of low- and moderate-income residents of 68.5%, down from 71% during the 2000 census. However, the poverty level data for the target area, using the 2012-16 American Community Survey shows that of the total population in the target area, 33.8% are living below poverty level. For children under 18, 21% are living below poverty level. For the adult category ages 18-64, 36.5% are living below poverty level. For the category of seniors over the age of 65, 18.9% of the population is living below poverty level. The highest concentration of households living below poverty level exists in census tract 5 where more than half the population is living below poverty level.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA	64
City-Wide	36

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for allocating investments into the NRSA is based on the levels of distress and high incidence of households living below poverty level in those census tracts. According to the Needs Assessment in the Consolidated Plan, there is a disproportionate need existing among several minority groups, and specific census tracts housed more minorities than others. Special needs housing resources appear concentrated in the New North End as a "Naturally Occurring Retirement Community." However, CDBG and HOME resources may be directed outside of the target areas based on individual household needs and on the City's desire to continue to have affordable housing, economic opportunity and a suitable living environment available to low- and moderate-income residents throughout the City.

Discussion

Estimates of the number of low/moderate income individuals by block group based on the 2011 – 2015

American Community Survey is displayed as an appendix. HUD has directed CDBG recipients to use this data to identify areas with over 51% low- and moderate-income persons.

The most significant reductions in low- and moderate-income populations occur in Census Tracts 39 and 10. Census Tract 39, Block Group 3, saw a significant reduction in the percentage of low/moderate income residents, dropping from 100% to 66.67%, the widest decreasing percentage margin across all tracts. Census Tract 10, Block Group 1, also saw a notable decline in low/moderate income residents, from 77.37% to 58.47%. A considerable reduction in low/moderate income residents also took place in Census Tract 3, Block 2; 62.15% of residents are low/moderate income compared to 77.74% in the 2010 census.

However, some neighborhoods, particularly Census Tracts 2 and 5, have seen a moderate surge in low/moderate income population counts. Census Tract 2, Block Group 1, has experienced a 12.21% increase in low/moderate income residents, and Block Group 4 has increased 12.70%. Census Tract 5, Block Group 3 has seen an increase in low/moderate income persons from 81.3% to 88.24% - the highest percentage in Chittenden County. Overall, the citywide percentage of low/moderate income residents remained the same at 59.7%, suggesting a notable disparity in income demographics and income progress in different regions of the city in recent years, particularly among tracts identified as Neighborhood Revitalization Strategy Areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Housing is the essence of Burlington's neighborhoods. Support for affordable housing allows elders to remain in the homes and neighborhoods they know. Homebuyer purchase and rehabilitation programs allow the next generation of residents to own and modernize older homes.

Affordable housing is a balance to economic development. In boom times, affordable housing ensures that there is housing for workers and that rising prices do not displace residents. In a troubled economy, affordable housing development is an economic engine and its subsidies ensure that low-income residents are not made homeless. Finally, the use of affordable housing to redevelop distressed neighborhoods prevents the loss of value of the surrounding properties and encourages long-term investment by other property owners.

This section of the Action Plan specifies the goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year.

Discussion

All the citizens of Burlington have the right to live and raise their families in homes that are safe and sound, at a cost that allows them to afford the other necessities of life. The free market for housing is often not a fair market for low-income residents, including the elderly and disabled, as well as many workers whose wages have not kept up with housing costs. Without rehabilitation and/or general housing assistance, housing conditions will deteriorate or become expensive to maintain and push people from their homes and leave others with no homes at all.

PlanBTV, a product of the HUD Sustainable Communities Initiative Planning Grant, emphasizes ways to promote/improve mixed use and quality urban design, affordable and workforce housing and especially housing for the downtown. In addition, the City also participated in the regional HUD Sustainable Communities grant, the ECOS Plan, to integrate housing, land use, economic and workforce development, transportation and infrastructure investments. Ensuring the availability of a continuum of housing, for all residents of Burlington, continues to be a top priority for the City.

In the Mayor's and City Council's Housing Action Plan (HAP), 22 initiatives were outlined to decrease the cost of housing, increase the supply of housing and ensure Burlington is more affordable, inclusive, livable, walkable, sustainable, and vibrant for all its residents. Since the passage of the HAP in October 2015, the City has made substantial progress. Specifically, the Burlington Housing Trust Fund was funded at almost twice its historic level, providing additional support for the preservation of affordable housing. Additionally, in November 2017, the City adopted planBTV: Downtown Code, the new downtown form-based code aimed at reducing uncertainty of development permits and encouraging new housing investment. Progress continued too, between the City and its partners – the University of Vermont and Champlain College in the pursuit of strategies for housing more of its college students and improving the

quality of life in near-campus neighborhoods and reducing pressure on rents. Over the past four years, these institutions have each built new on-campus housing for about 300 students.

In 2019, with the view to bringing renewed focus and urgency to Burlington's affordable housing challenge, the Mayor convened two well-attended Housing Summits around five housing policy reforms, key areas of unfinished business from the City's 2015 Housing Action Plan (HAP). Later that year, these housing policy reforms were presented to the City Council for action. Since then, four of the five proposals have been approved, with the fifth proposal – implementing new regulations for short-term rentals-- at an advanced stage of committee discussion.

The policy changes around the four proposals that have been adopted relate to (i) Accessory Dwelling Units (ADUs) which make it easier for people to create ADUs and offers more flexibility for families to age in place, offset housing costs for homes and create additional neighborhood-scale housing options throughout the City; (ii) Housing Trust Fund, that restores and increases the level of dedicated funding to Burlington's HTF, which supports the creation and preservation of permanently affordable housing. While Burlington voters overwhelmingly approved this increase in March 2020, the City delayed implementing this increase in Fiscal Year 2021 in recognition of the financial impact that Covid-19 had on many residents. The Administration plans to implement this increase in Fiscal Year 2022; (iii) Parking minimums which reform the City's requirements for building new parking in residential developments in the downtown and along key transportation corridors, in order to reduce a major cost driver of housing, give people more choices when it comes to the cost of car ownership and take a step toward aligning the City's land use policies with its climate goals. Since the adoption of this policy reform in September 2020, two significant projects have applied for permits to create housing that would benefit from this policy change, for a combined 490 new homes; (iv) Energy efficiency standards in rental housing updated in order to support Burlington's climate goals and protect renters from unreasonably high utility costs. The fifth policy change which relates to new regulations for short-term rentals like Airbnb, to reduce impacts on long-term housing availability and neighborhoods, is currently being considered by the Joint Committee of the Planning Commission and the City Council Ordinance Committee.

AFH Goals - With CDBG, HOME, and City Housing Trust Funds, the City will continue to invest in affordable housing goals to preserve and increase the number of affordable units. The City will also assist with the repair or rehabilitation of at least 5 owner-occupied homes. In 2019 and after a three-year process, the City updated its inclusionary zoning ordinance. Between 2020-2022, there will be continued preservation work at North Ave Cooperative.

AP-60 Public Housing – 91.220(h)

Introduction

The Burlington Housing Authority completed the conversion of its public housing units to the Section 8 Project-Based Voucher Program through the HUD Rental Assistance Demonstration (RAD) program. Our jurisdiction no longer has any public housing units.

Actions planned during the next year to address the needs to public housing

Our jurisdiction no longer has any public housing units.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

BHA has formed a Resident Advisory Board (RAB) with representatives from the Section 8 program. The RAB meets periodically to provide input on BHA's Plans and Policies. BHA will provide continuing financial and staff support to any active resident association in its properties. One BHA program participant serves on the BHA Board of Commissioners.

BHA supports the Section 8 Homeownership Program.

BHA endeavors to provide a good living environment in its affordable housing developments through effective screening and strict lease enforcement. In addition to the Family Self-Sufficiency program, the Burlington Housing Authority supports programs such as the DREAM mentoring program and the Summer Lunch program. BHA has also initiated a Housing Retention program to work with residents who are at risk of losing their housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Burlington Housing Authority is not designated as troubled.

Discussion

The City will work with BHA to increase funding for resident service programs for its program participants, including the Family Self-Sufficiency Program, youth mentoring, homeownership, homelessness prevention, independent living and service-enriched housing.

BHA operates a very successful Section 8 Housing Choice Voucher Homeownership Option Program. Section 8 program participants are eligible and are encouraged to participate in this program. BHA's Section 8 Mortgage Assistance Program has been in operation since 1999 with over 100 households successfully transitioning from renting to homeownership. The City supports the implementation and

continued availability of BHA's Section 8 Homeownership Option Program.

The Burlington Housing Authority's Family Self-Sufficiency Program moves families toward economic self-sufficiency through access to career counseling, job training, child care and other services, and through escrow accounts with funds made available to participants at the end of the enrollment period.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

In this section of the Plan, the City addresses the one-year goals and specific activities planned this program year to carry out the homeless strategy outlined in the Strategic Plan for the City's Five-Year Consolidated Plan. Activities that will address outreach, emergency shelter, transitional housing, homeless prevention, housing placement, supportive housing and independent living are listed below and under the project section. This section will be subject to change as the impact of the COVID-19 pandemic, associated recovery funds, and changes to emergency housing provision become evident in Spring of 2021.

The Continuum of Care coordinates the implementation of a housing and service system, from outreach to housing to services, to meet the goal of keeping homelessness rare and brief in our community. Street outreach and outreach caseworkers serve to reach the chronically homeless, identify services and housing needed. Vermont 211, daytime shelter and meals served at both the Chittenden Emergency Food Shelf and the Salvation Army provide points of contact for the homeless and referrals to services. Housing providers work to rapidly re-house and stabilize, especially using the Housing First model, for the chronically homeless. Supportive service providers add case management and assess needs for services. The Continuum as a whole has implemented a coordinated entry system and standardized assessment to enhance the current service delivery system.

The CoC leads the coordination of response to the pandemic for the community of people experiencing homelessness in Chittenden County. Regular coordination meetings occur, supporting consultation with State and local bodies for effective pandemic response to the large increase in our homeless population.

The City serves as the Collaborative Applicant for the Chittenden County Homeless Alliance (CoC) and supports its applications for HUD and other funding to address both chronic and non-chronic homelessness. As part of the HUD Continuum of Care, the City and its Continuum partners have identified the need to better understand and improve performance measurements for participating agencies. The CoC implemented the Coordinated Entry System, has completed a review and reorganization of its governance structure to become Hearth Act compliant, and has implemented with the Balance of State a joint HMIS system resulting in increased HMIS participation.

In 2014 several agencies partnered together to implement a 100,000 Homes Registry Week for the Greater Burlington Area. With the assistance of over 60 volunteers 205 homeless individuals were surveyed using the Vulnerability Index and Service Prioritization Decision Assistance Tool. This tool allowed participants to assess the mortality risk for those homeless in the City. Thirty percent of those surveyed scored at a high risk or chronic homeless. As a result of this effort and a continued use of the VISPDAT, coordinated entry, prioritization for those most in need on our community wait list, Chittenden saw a dramatic decrease in the number of chronic homeless during the last four years PIT count. However, the current year PIT count is expected to reveal a large pandemic related increase in

the number of people experiencing chronic homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Chittenden County Homeless Alliance (CCHA) serves the homeless in the Greater Burlington metropolitan area and direct services are delivered through a consortium of nonprofit organizations, faith-based organizations, housing developers, government agencies, and the Burlington Housing Authority.

CCHA utilizes several outreach procedures to engage homeless individuals and families. These include services and outreach from the local food shelf, daytime drop-in shelter, and Salvation Army, supplemented this year by a daytime warming center. A SAMHSA funded PATH grant funds outreach work in our community for two outreach positions to find and connect with the homeless who are mentally ill and difficult to engage, offering persons who are experiencing homelessness community-based services. A street outreach team, funded by our Police Department, Church Street Marketplace, City and local businesses, provides outreach to individuals, families with children, and youth sleeping on the streets in our downtown area. An Adult Local Interagency Team helps to identify unsheltered persons and provide consultation and expertise to help resolve difficult situations involving chronically homeless persons with multiple physical or emotional issues in securing and utilizing services. The goal of the team is to help keep these clients within the community and out of the correctional system, hospital, or residential services, while helping them get the support and services they need to be safe and successful.

These teams identify individuals and families who are homeless and connect them with our Coordinated Entry System. Coordinated Entry is a system to streamline access to housing supports and resources in Chittenden County. The system was developed to assess and match homeless households for eligible services based on vulnerability, sustainability, and length of homelessness through a standardized, scored assessment. Each eligible household will be assigned a housing case manager and added to a master list of homeless households which is reviewed on a weekly basis by coordinated entry partners for appropriate housing opportunities. The system has been supplemented with additional outreach and case workers, supporting residents in the hotel system funded by the pandemic response Emergency Housing Initiative.

Some of the goals for outreach this year include the following which are funded by a myriad of resources:

Continue to provide outreach to the more than 700 adults and children currently housed in hotels under

the Emergency Housing Initiative.

With CDBG funding from 2021, supportive housing services will continue to assist 96 chronically homeless individuals in the area with Pathways Vermont and ANEW Place and 899 women and children experiencing domestic violence with Steps to End Domestic Violence

The SAMSHA funded outreach will also use the joint HMIS for input and tracking and refer clients to the Coordinated Entry System.

ANEW Place will continue to operate the new year-round Warming Shelter and with ESG/HOP funds maintain a coordination to work with homeless (unsheltered) clients year-round to ensure on-going case management and connection to services and housing.

The Consolidated Plan supports outreach and homeless shelter services. New housing programs and applications for new housing are built on a Housing First model. New services have come online in response to the pandemic. Increased outreach provides support to the more than 700 residents in emergency shelter at hotels under the Emergency Housing Initiative.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are two emergency shelters serving single adults including veterans: COTS Waystation and ANEW Place. COTS operates the Firehouse and Main Street Family Shelters for households with children. COTS Daystation is a drop-in center for homeless adults and families. The confidential shelter operated by STEPS to End Domestic Violence serves homeless women and children fleeing domestic violence was expanded in this year, in response to pandemic related needs. Spectrum Youth and Family Services operates a shelter for homeless youth. Each shelter reduced and deconcentrated operations in congregate settings, for pandemic infection control. Residents were relocated to hotels, under the Emergency Housing Initiative. Each shelter and hotel space offer case management and housing search assistance to help participants move out of shelter into transitional or permanent housing, with necessary follow-up support for maintaining housing. It remains a goal of the Jurisdiction and the Continuum to increase the actual number of permanent housing and permanent supportive housing options, so that participants will have opportunities to quickly transition out of the emergency shelters.

With 2020 CDBG funding, the following goal will be achieved: over 560 households, including adults and children fleeing domestic violence, will receive shelter and services through STEPS in the next year.

With local, state and other federal funding, two emergency family shelters will house up to 60 individuals through COTS, pandemic recovery permitting. Spectrum will house up to 8 youth in their emergency shelter and 8 in their Pearl Street SRO transitional housing. Single adults will have access to 56 emergency housing beds at Waystation and Anew Place and 11 individuals or family members will have access to emergency housing at COTS' Smith House. ANEW Place will continue to operate the new

year-round, non-congregate, low barrier facility at the Champlain Inn.

ESG funding is used for emergency shelter operations and case management, Rapid Re-housing Rental Assistance, and HMIS.

In addition to these programs, the State of Vermont serves the homeless who qualify with an Emergency Services Motel Voucher program with cold weather exemptions available to those in need when temperatures drop below freezing. This program was expanded for COVID response and currently provides outreach services and emergency accommodation to more than 700 individuals in Chittenden County. Harbor Place, a former Econo-Lodge in Shelburne, provides up to 55 beds of temporary and substance free housing. Units include single rooms with refrigerators and microwaves and one- and two-room kitchenette units. Onsite service providers include CVOEO, Safe Harbor, STEPS, Howard, and Reach-Up. The former Ho-Hum Motel was purchased with COVID relief funding and operated by Champlain Housing Trust to create an essential 32 COVID quarantine or isolation rooms, along with supported services for members of the community experiencing homelessness.

With State CDBG COVID funding the City of Burlington in partnership with CVOEO created a Daytime Warming Center for the Winter 2020/21 to provide space and access to services during the pandemic when other spaces are closed or inaccessible.

Transitional Housing is also provided by several member agencies of the Continuum. COTS provides transitional housing to homeless individuals and families. The Howard Center's Transitional Housing Program provides housing for 6 homeless persons with mental illnesses. Spectrum provides transitional housing for youth in the community. STEPS delivers transitional housing options for victims of domestic violence. Transitional housing is available for women exiting corrections. Veterans have transitional housing opportunities in nearby Winooski.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Burlington is committed to the retention of affordable housing units with expiring tax credits and commits local, state, and federal resources to this goal. Keeping the inventory of affordable units as well as increasing the number of affordable housing units are key to helping our most vulnerable residents remain housed.

The Continuum and its partners are committed to transitioning homeless persons into permanent housing and have implemented the coordinated entry system and a standard assessment tool to

facilitate this goal. Additionally, the Homeless Management Information System (HMIS) is used to create a Community Master List of persons experiencing homelessness prioritized by vulnerability. The CES and CoC-funded PSH projects and agencies utilize the Housing First model and rapidly re-house chronic homeless with a high success in clients who maintain their housing. Over the past 4 years, VT-501 CoC has experienced a 65% drop in chronic homelessness and hopes to eliminate chronic homelessness for adults and veterans during this 5-year Consolidated Plan. The pandemic caused a dramatic increase of people experiencing homelessness. The statewide response is providing emergency shelter in hotels under the Emergency Housing Initiative, along with outreach and coordinated entry to support transition into permanent housing.

Burlington agencies utilize a range of housing retention programs to assist at risk households in maintaining their housing. These services include wrap-around support services, a hoarding task force, landlord advocacy, and a Risk Guarantee Fund used to mitigate risks on the hardest to house persons. Our local Continuum continues to advocate for increased state resources such as the Rental Subsidy Program and the Mental Health Subsidy Program that can be used to help keep at-risk families housed. The State provides COVID response support in the form of two significant emergency rental assistance programs.

Community-based organizations provide job training and placement, substance abuse counseling and referrals for treatment, medical and dental care, legal advocacy and representation, mental health counseling and residential treatment programs, child care, housing search assistance and security deposit assistance to help homeless families transition to permanent housing and independent living.

The CoC partners with local, state, and federal organizations and landlords to combat homelessness among veterans. Previously unidentified veterans were enrolled in VA care and many are housed through VA housing programs. Thirty-seven VASH vouchers were administered in Chittenden County. Outreach has increased to local veterans at our shelters due to a local VA case manager who serves on the CoC steering committee. The Housing First approach is used within HUD VASH. Also, housing retention and rapid re-housing with low-income veteran families is addressed with two Supportive Services for Veteran Families grants. The VA maintains a state-wide by name list and reviews cases on a monthly basis.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Several agencies administer prevention services including home heating fuel aid, transportation, housing navigation, tenants' rights advocacy, and legal assistance. The Housing Opportunity Program (funded by

the State of Vermont and administered at local agencies), also provides case management, short term rental subsidies, and back rent, along with case management for low income individuals and families at risk of losing their housing.

Youth exiting foster care in Vermont have two primary supports that protect them from being discharged into homelessness as they exit legal custody at age 18: the Youth Development Program funded with federal Chafee Foster Care Independence Program and state funds & Act 74 Youth in Transition Extended Care Program. These programs are in addition to the programming run directly by the VT AHS-Dept. of Children & Families Services. In this program, a number of youths formerly in foster care are supported with case management and connected to long-term rental assistance with local Housing Authorities, including a VT State Housing Authority Sect. 8 HCV waitlist preference for youth aging out of foster care as part of the HUD Family Unification/Youth-in-Transition Programs. Some live on campus at area colleges to pursue education. The College of St. Joseph in Vermont specifically helps foster youth transition to college by providing year-round housing and support services, and the Adult Living Program provides a stipend for households willing to host an 18 to 22-year-old leaving foster care.

Hospital patients are routinely discharged to their previous residence, a nursing home, or medical respite beds. McKinney Vento funded programs are used as needed and include emergency shelters and some transitional/permanent housing programs when appropriate.

Persons discharged from a mental health treatment or community bed receive state-funded assistance through the Vermont Department of Mental Health (VT DMH) Subsidy & Care Program, VT DMH Housing Contingency Fund and the VT DMH Housing Recovery Fund. In addition, state agencies collaborate with the Burlington Housing Authority, and other affordable housing agencies to utilize Section 8 Housing Choice Voucher Programs for tenant-based and project-based rental assistance units funded by the Low-Income Housing Tax Credit Program. Patients are routinely discharged to Howard Center transitional or step-down programs such as Second Spring, Meadowview, Next Door Program, and 72 North Winooski group home which are not McKinney Vento funded programs. Some persons leaving corrections can go to their previous residence, a transitional housing program for offenders, or to live with family. Northern Lights is an 11-bed supportive home for women returning from prison. The women's rent is subsidized while in the house (if they qualify), and upon successful completion of the program, they are given a Burlington Housing Authority (BHA) Section 8 housing choice voucher to take into the community. Dismas House serves 10 residents. Phoenix House RISE houses formerly incarcerated men and in early recovery from substance abuse for 3 to 24 months.

Discussion

Veterans and their families have both transitional and permanent housing options and services available to them along with specialized outreach, assessment and additional services to meet their unique needs. The National Hotline refers calls directly to the area case manager; VASH vouchers are administered locally and through new grant programs, and a Housing First model will be implemented for any

chronically homeless veterans.

Unaccompanied youth have emergency shelter, transitional and permanent housing options available to them along with specialized outreach and services to assist them in learning to live independently, set goals and complete their education.

Frail elderly and those with special needs are served through Cathedral Square and Ethan Allen Residence where 72 Burlington seniors will receive Level Three care. Through the HomeShare program and with the help of the City's Housing Trust Funds, over 50 elderly and/or disabled will be able to remain safe in their homes.

Service-enriched housing needs for the population with severe mental illness range from affordable, independent apartments with support services provided by visiting mental health workers to 24-hour supervised "group home" settings. There is a need for additional supportive housing at all levels for those living with severe mental illness.

According to a national Survey on Drug Use and Health prepared by the U.S. Substance Abuse and Mental Health Services Administration (SAMSHA) 2012-14, an estimated 2.95% of the Champlain Valley's population, ages 12 and older need treatment for an illicit substance abuse problem. Residents would also require affordable, appropriate, alcohol-free and drug-free housing with a range of management and supportive services, from a high level of on-site management (for treatment and early recovery) to self-management in housing such as Oxford Houses to self-management in an at-home setting.

Nineteen individuals are served with HOPWA through three-member agencies of the CoC - Vermont Cares, Champlain Housing Trust and the Burlington Housing Authority.

All these projects and activities will be undertaken during this next year to address the housing and supportive services needs for persons with special needs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City has addressed the barriers to affordable housing under the Market Analysis and Strategic Plan sections of the Consolidated Plan. There is a limited supply of housing units at all levels of the market and a low vacancy rate exacerbates the issue. In addition, our extensive student population creates a significant impact on Burlington's housing market. Over the years, many traditional single-family homes have been converted to student housing to accommodate the market, creating both an impact on the cost of housing and the change in neighborhoods. Burlington has a significantly higher percentage of renters and the cost of rent is increasing at a higher rate. Not only is the cost of housing high and the availability low, but the condition of the City's housing is noted as the 7th oldest housing stock in the nation. Public policies that are controlled at the local level which impact the cost of housing include policies on historic preservation and lead-based paint safety practices. These homes need energy efficient upgrades, lead-based paint hazard reduction, and other rehabilitation to make them safe, affordable and sustainable over the long term. The cost of housing is also impacted by accessibility and fire safety public policies. In conjunction with planBTV and the Housing Action Plan, these concerns will be examined in order to facilitate infill development and diversified housing options in the City and especially in the downtown area.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In the Mayor's and City Council's [Housing Action Plan](#), 22 initiatives were outlined to decrease the cost of housing, increase the supply of housing and ensure Burlington is more affordable, inclusive, livable, walkable, sustainable, and vibrant for all its residents. The first section of the Plan focused on addressing some of the regulatory barriers that have limited Burlington's ability to create new subsidized and non-subsidized housing options over the last 15 years. In the second section, the Housing Action Plan focused on using existing municipal tools strategically and expanding public resources to develop perpetually affordable low-income housing, promote the value of inclusion described in the City's inclusionary zoning ordinance, and better support those not eligible for subsidy but unable to compete within Burlington's housing market. The final three categories of the Plan, while related to the fundamental challenge in Burlington – a lack of housing stock – focused on continuing community challenges that extend beyond questions of supply and demand.

The City of Burlington has long prioritized creating affordable housing for low- and moderate-income residents throughout the City while still addressing affordability concerns among other socioeconomic demographics. Additionally, the City continues to develop housing solutions and policies to combat its notably low vacancy rate and ensure quality housing and conditions for tenants, landlords, and

homeowners.

Since the passage of Burlington's Housing Action Plan in October 2015, the City has made substantial progress. Specifically, for five of the last six years, the Burlington Housing Trust Fund was funded at almost twice its historic level providing additional support for the preservation of affordable housing for residents of the North Avenue and Thelma Maple Cooperatives, a COTS shelter at The Wilson, and senior housing at Cathedral Square Senior Housing and Ruggles House., The Housing Trust Fund also provided substantial support for the creation of new permanently affordable housing at the Juniper House, and Laurentide Apartments as well as funding the creation of shared-equity homes through the Champlain Housing Trust and Green Mountain Habitat from Humanity. Additionally, in November 2017, the City adopted planBTV: Downtown Code, the new downtown form-based aimed at reducing uncertainty of development permits and encouraging new housing investment. Progress continued too, between the City and its partners - the University of Vermont and Champlain College - in the pursuit of strategies for housing college students to improve the quality of life in near-institution neighborhoods and reduce pressure on rents. To this end, in the last five years, these institutions have each built new on campus housing for about 300 students, with one new residential building opening in the fall of 2018.

On June 11, 2019 the Mayor's Office hosted the Burlington Housing Summit in order to review a range of key housing policies first outlined in our 2015 Housing Action Plan, including: the City's downtown parking policies, rule changes to create more Accessory Dwelling Units (ADUs) throughout the City, increased funding to Burlington's local Housing Trust Fund, policies to regulate short-term rentals, and updates to protect renters from unreasonably and wastefully high utility costs. The Summit included space to hear from the community about other ideas we should consider in the future. The Summit led to specific policy recommendations which are at various stages of public review. Increasing Burlington's Housing Trust Fund was approved by City Council, went to a public vote in March and was approved by voters. This increase has been approved by the Vermont legislature and is expected to take effect during the fiscal year starting July 1, 2021

The policy changes around the four proposals that have been adopted relate to (i) Accessory Dwelling Units (ADUs) which make it easier for people to create ADUs and offers more flexibility for families to age in place and create additional neighborhood-scale housing options throughout the City; (ii) Housing Trust Fund (HTF) that restores and increases the level of dedicated funding to Burlington's HTF which supports the creation and preservation of permanently affordable housing; (iii) Parking minimums which reform the City's requirements for building new parking in residential developments in the downtown and along key transportation corridors in order to reduce a major cost driver to housing; (iv) Energy efficiency standards in rental housing updated in order to support Burlington's climate goals and protect renters from unreasonably high utility costs.

Discussion:

The City continues to extensively review barriers to housing affordability and the creation of both affordable and market rate housing, exploring all aspects of the development review process, zoning application fees, and inclusionary housing requirements with an emphasis on addressing challenges most often raised by housing developers.

To this end, in November 2017, the City adopted planBTV: Downtown Code (form-based code), intended to foster more predictable built results, regulating all development in the Downtown and Waterfront area. The City has also undertaken a thorough evaluation of its Inclusionary Zoning ordinance and a working task force has reviewed the recommendations from the consultant. Based on this work, in December 2018 the City Council directed the Planning Commission to revise the Inclusionary Zoning Ordinance. Changes to the Inclusionary Zoning ordinance were approved by the City Council in 2019.

The City has made significant progress on evaluating and addressing the impact of Short-Term Rentals. Zoning Amendment 20-05 proposes to create a new regulatory framework aimed at minimizing the potential for adverse impacts to the city's housing stock, while balancing some flexibility for hosts to operate short term rentals. Together with amendments to Minimum Housing Standards in the City's Code of Ordinances (Chapter 18), a proposed zoning amendment is intended to allow the short-term rental of bedrooms within a dwelling, and the use of a host's own dwelling occasionally as a short-term rental, with minimal burden to the host. Per-building caps are applied to whole unit short term rentals operated by off-site hosts so as to limit their proliferation. In an effort to balance the benefits to hosts with the preservation of long-term housing stock, short term rentals would generally be allowed wherever residential uses are allowed; however, in most scenarios, hosts must be a resident of the property. This amendment, along with a proposed change to minimum housing code, are currently under consideration by a Joint Committee of the City Council Ordinance Committee and Planning Commission who will hold a public hearing on Tuesday, April 13, 2021 before forwarding a final recommendation on to the City Council.

Significant changes have been made to on-site parking minimums as well. On Sept. 14, 2020, the Burlington City Council adopted Zoning amendment 20-04 which eliminated minimum onsite parking requirements from places where a concentration of mixed-use development exists and is planned, and that are served by a variety of transportation modes that make car ownership less of a necessity. Specific elements of this amendment include:

- Creating a "Mixed Use Multimodal Parking District" (formerly "Downtown") with no minimum on-site parking requirements
- Exempting the following from providing on-site parking regardless of where they are located:
 - Permanently affordable housing units
 - Rehabilitation of a listed historic building
 - Accessory Dwelling Units
- Modernizing the dimensional standards for parking spaces, adds dimensions for tandem, scooter and motorcycle spaces, and, increase proportion of compact spaces to 50%

- Lowering the Maximum On-Site Parking Requirements within each of the 3 Parking Districts and strikes the exemption for structured parking; and,

Further, on Feb 18, 2020, the Burlington City Council adopted changes to the Zoning ordinance related to **Accessory Dwelling Units. Zoning amendment 20-03** encouraged the creation of accessory dwelling units (ADU's) throughout the city to support homeowners as they age in place, provide flexible options to help owners afford and better utilize available space within their homes, and to provide additional affordable housing options within existing neighborhoods. This amendment modifies applicable ADU and other citywide general standards, including enabling ADU's as a permitted use in all zoning districts, creating an alternative maximum unit size and lot coverage waiver process, and eliminating the parking requirement.

The following changes were made to the *Comprehensive Development Ordinance* in order to achieve these goals:

- Enabling Accessory Dwelling Units as a permitted use for single-family homes in all zoning districts by eliminating Sec. 5.4.5 (B), clarifying Sections 5.3.4 (a) 2.A and 5.3.4 (a) 2.C, and deleting Accessory Dwelling Units from Appendix A- Use Table.
- Increasing the maximum size for ADU's to accommodate their location on lots with smaller homes, by adding an alternative maximum size in Sec. 5.4.5 (A)(2).
- Allowing for a portion of the lot coverage associated with a detached ADU to be exempt based on a stormwater impact review provision within a new Sec 5.2.3 (b) 10, and noted in Sec. 5.3.5 (a), in order to accommodate ADU's on smaller lots.
- Eliminating the parking requirement associated with an ADU by deleting Sec.5.4.5(A)(4) and enable stacked parking for ADUs within Sec. 8.1.14.

In September 2020, the City reformed its parking minimum requirements for building new parking in residential developments in the downtown and along key transportation corridors in order to reduce a major cost driver of housing, give people more choices when it comes to the cost of car ownership and take a step toward aligning the City's land use policies with its climate goals. Since the adoption of this policy reform, two significant projects have applied for permits to create housing that would benefit from this policy change, for a combined 490 new homes.

Finally, the City will continue to work with the Vermont Legislature to ensure fair property tax policy for deed-restricted, perpetually-affordable owner-occupied homes. There are over 200 such homes in Burlington and the City will continue to advocate for taxation based on the restricted value of the subjected homes.

AP-85 Other Actions – 91.220(k)

Introduction:

Burlington aims to spend over 95% of CDBG expenditures assisting low-and moderate-income residents. The City will continue its commitment to the preservation of affordable housing units and actions that will foster and maintain affordable housing in Burlington. In addition, the City, through the Community & Economic Development Office, will diligently work to reduce lead-based paint hazards in the homes of local residents.

The activities listed in this Action Plan work to reduce the number of households in poverty; and with enhanced coordination with nonprofit partners, services will have a greater impact on this goal.

Actions planned to address obstacles to meeting underserved needs

As identified in the Consolidated Plan, the principal obstacle to meeting underserved needs is insufficient resources. Given the significant disruptions to economic and social activity over the past year due to the pandemic, available resources must still be used strategically as the need exceeds the available funding. Fortunately, the federal COVID response packages, Coronavirus Aid, Relief and Economic Security (CARES) Act and the American Recovery Plan Act (ARPA) provided significant and needed assistance to Burlington to help respond to the pandemic and begin recovery efforts, these aid packages form part of a patch work of private and public resources, including funds such as CDBG and HOME, to meet the most critical unmet needs.

In addition to recovering from the economic losses sustained over the pandemic, the City needs to also look forward to the future to foster continued growth to foster economic opportunities. The City will continue to grow the grand list, pursue additional federal, state and private resources, but does not expect to overcome the obstacle of shrinking public resources. The City will also continue to work with partners to examine obstacles such as benefits cliffs and to advocate for appropriate policy changes. In addition, the City will encourage local agencies to explore ways to deliver services in a more cost-effective and efficient manner, prioritize resources to serve the most in need, as well as cooperate between agencies.

For more than a decade, the network of community-based services that support the social, educational, physical, mental and financial well-being of families and individuals in Vermont has been under financial pressure. Again, while the funding available over the past year expanded significantly with CARES and ARPA funds, the unmet needs to be addressed were greater than seen previously. The number of families and individuals needing services increased significantly over the past year, and in many cases, their needs have become more acute and complex. In response to these conditions, service providers increased their efforts to find economies of scale, evaluated the effectiveness and appropriateness of the services they provide, experimented with innovation, and adjusted the frequency and intensity of services. A key challenge moving forward will be fostering a just and equitable recovery that rebuilds

economic opportunity for all, while ensuring that gaps in social services continue to be met, especially as surplus funding for expanded services diminishes into late 2021 and 2022. The City's efforts over the next year will be monitoring the recovery across sectors and populations to ensure the recovery is comprehensive and equitable. Should existing needs and gaps intensify or new needs emerge, the City proposes to work with partners to meet the dynamic and evolving needs through the recovery process.

Actions planned to foster and maintain affordable housing

During the next program year, the City will continue to implement its revised Inclusionary Zoning and Housing Preservation and Replacement ordinances; to provide CDBG and HOME funding to nonprofit housing developers to develop, renovate, and preserve affordable housing; to pilot a program to create new housing while helping households age in place through the creation of accessory dwelling units in existing single family homes; and to support the facilitation of the transfer of ownership of housing with expiring subsidies from the private sector to nonprofit ownership, thus assuring their perpetual use as affordable housing. The City will explore Housing Action Plan strategies to expand accessibility and universal design along with other creative solutions to provide housing for our increasing aging population. In addition, the Plan suggests strategies to increase student housing thereby releasing units to low/moderate and market rate renters. The City will look for ways to increase homeownership opportunities per the Assessment of Fair Housing and partner with local agencies to explore a coordination of housing retention efforts. The City understands that the need for affordable housing is a regional issue not limited to Burlington. Further, Burlington recognizes that it cannot solve its affordable housing issues on its own. For that reason, in 2016 the City supported the Building Homes Together Coalition to increase the production of housing and setting a target of 3,500 new homes created over the next five years. In addition, the City has supported infill and redevelopment of underutilized city surface parking lot sites to add to the affordable housing stock.

Actions planned to reduce lead-based paint hazards

In January 2021, the City of Burlington received a \$3,093,922.00 Lead-Based Paint Hazard Control grant from the Department of Housing and Urban Development and a \$530,000.00 Healthy Homes grant to complete work on 110 housing units by July, 2024. These funds are administered through the Community and Economic Development Office by the Burlington Lead Program to reduce lead-based paint hazards and healthy homes hazards in eligible units to eliminate childhood lead poisoning and make homes healthier to live in. From July 1, 2021 – June 30, 2022, the Burlington Lead Program plans to evaluate 44 units for lead-based paint and other health hazards, reduce lead-based paint hazards in at least 23 housing units and reduce other health hazards in 20 housing units, conduct 12 community outreach and education events, and provide lead-safety training to at least 120 individuals.

Actions planned to reduce the number of poverty-level families

All of the activities funded through the City's CDBG and HOME programs are ultimately directed at reducing the number of people living in poverty, providing for basic needs, or preventing

individual/family poverty in Burlington.

To move individuals/families out of poverty, CDBG funds will invest in elementary enrichment programs at Sara Holbrook Community Center. These programs will provide a quality foundation to ensure educational success for children as well as giving parents the opportunity for employment. Additionally, CDBG funds will support the Volunteer Income Tax Assistance program as well as three job training programs.

CDBG funds will invest in housing support programs at the US Committee for Refugees and Immigrants (Vermont), Pathways Vermont, and Anew Place. These programs will provide essentials supports to refugee families and individuals experiencing homelessness to enable them to move towards permanent and stable housing, as an early step to moving out of poverty.

To prevent poverty, the City will continue to invest in the preservation and construction of affordable housing as well as CEDO's Housing Improvement Project and the Burlington Lead Program. In addition, the City will continue to enforce its Inclusionary Zoning and Livable Wage ordinances.

The City will expand its Trusted Community Voices Program, whose trusted members serve as an effective link between the City and their communities to foster more effective, engaging and supportive relationships and to better connect them to information on city services and programs. The program creates new opportunities for Burlington residents, with a focus on immigrant and refugee communities. Additionally, Trusted Community Voices will allow the city to receive systematic feedback on these communities' major concerns. In addition, the City will continue to support the Community Justice Center and its anti-poverty programs in the areas of community and restorative justice.

The City continues to provide support to a variety of development projects that contribute to economic growth and help to grow the grand list and increase revenues. Development projects include, Cambrian Rise, a proposed 950 mixed-income residential unit development which will include 238 units of inclusionary housing, when fully built-out over several years; Further, with CDBG funds, the City continues to provide technical assistance and small grants to current and potential entrepreneurs, including to women, minorities, and low-to moderate-income individuals aimed at creating jobs and fostering growth and development in the City. These efforts are being accelerated and expanded, in light of the significant negative impact of the current coronavirus pandemic and adoption of related safety measures, on Burlington's economy.

Actions planned to develop institutional structure

A definite challenge for the Community & Economic Development Office will be to effectively adapt its

institutional structure to meet the changing needs of a challenging fiscal environment and in pandemic response. In a time of significant budget changes and program and funding expansion, to respond to the economic difficulties brought about by the pandemic, CEDO will need to find ways to implement, oversee, and monitor programming efficiently and effectively to meet increasing demands for services and funding with changing resources.

The Collective Impact, a multi-stakeholder group initially organized by the United Way, continues to build institutional structure around results-based accountability and collaborative problem solving including a funding collaborative partnership.

The Chittenden County Homeless Alliance, through its governance reorganization and common agenda plans to use administrative backbone support to increase institutional capacity within their collaborative structure. The CCHA will continue to perform a vital expanded role in coordination and pandemic response, to provide needed supports to the more than doubled population of individuals and families experiencing homelessness.

The City launched its My Brother's Keeper (MBK) Initiative in May of 2016. MBK nationally seeks to address opportunity gaps facing youth, particularly boys and young men of color. CEDO continues to support this program to provide pathways to college, career, and employment programming for targeted youth. CEDO's programs work with partners to offer information and opportunities for jobs and internships, supports for college access, and to raise awareness of STEM career and study opportunities.

CEDO is building on partnerships to develop MBK programming and opportunities for youth to include support from the Professionals of Color network. CEDO continues to work with the City HR department to further strengthen and develop our City internship program offering entry level MBK Internships, and targeted internships, supporting access for underserved youth.

The City will continue to operate the Burlington COVID-19 Resource and Recovery Center (RRC) to offer quick frontline assistance and support on a wide range of issues to all Burlington residents in need of help during the COVID-19 pandemic. The RRC has focused on ensuring Burlington residents access to critical resources like health guidance, food, and shelter. Additionally, the RRC has been helping Burlington residents with recovery efforts like connecting people experiencing homelessness with temporary shelter that meets social distancing safety measures, assisting laid-off workers with unemployment insurance applications, working with local small businesses to help them navigate insurance claims for federal and state resources, coordinating the dissemination of health and other resource guidance in multiple languages to reach as many members of our community as possible, and many others.

Actions planned to enhance coordination between public and private housing and social service agencies

In order to enhance coordination between public and private housing and social service agencies,

several community-wide initiatives are utilizing collective impact principles. These initiatives are deciding on a common agenda to keep all the various organizations moving toward the same goal. Agencies agree on common progress measures and use a data-driven approach to review outcomes. Rather than working in silos or duplicating activities, the organizations leverage mutually reinforcing activities to move toward the progress envisioned. With clear and frequent communication and one specific organization taking on the role to manage the collaboration, these initiatives are enhancing coordination and cooperation. One specific example of this is the work of the Chittenden County Homeless Alliance (CCHA). The Community & Economic Development Office coordinates with the Chittenden County Homeless Alliance and Continuum of Care to address homelessness (including for-profit and nonprofit housing entities and service providers). CCHA has a common agenda and performance measures. Coordinated entry for permanent housing meets and refers clients for housing and services. The current Housing Resource Team continues to work collaboratively through public, private housing and social service agencies. In another example, a group of agencies including United Way of Northwest Vermont and the City of Burlington via the Burlington Police Department, the Agency of Human Services, University of Vermont Medical Center, Vermont Department of Health, and others are part of a collective impact project regarding the burgeoning opioid addiction crisis impacting our area.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In this section, the City addresses the program-specific requirements for the Annual Action Plan. The two specific programs addressed in this section are CDBG and HOME.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

All HOME funds are invested in a manner consistent with 24 CFR 92.205(b)(1). Specifically, HOME

funds are invested in interest-bearing and non-interest-bearing amortizing loans and in deferred loans and grants.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For homebuyer projects where the Program provides HOME funds for low-interest loans for eligible homebuyers to assist with down payment and closing costs on eligible two to four-unit owner-occupied properties, the Program uses “recapture” provisions per 92.254(a)(5)(ii). These loans are secured by subordinate mortgages. When properties assisted with HOME funds for this purpose are sold, transferred, or if the primary residency is violated, then the full amount of the loan plus any accrued interest is to be repaid to the Program. Only the direct subsidy (down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and the reduced sales price attributable to HOME development assistance) is subject to recapture. However, the recapture amount shall not exceed the amount available from net proceeds. The net proceeds are the sales price minus loan repayment(s) (other than HOME funds) and closing costs. If this repayment occurs during the Home Affordability Period (HAP), then the funds are not considered to be program income. If this repayment occurs after the HAP, then the funds are considered to be program income. The written agreements shall include language that makes it clear that recaptured funds after the HAP shall be considered program income.

When a property owner assisted with HOME funds for this purpose refinances their principal mortgage, the Program shall consider executing a subordination agreement upon receiving a written request with sufficient documentation on current fair market value and proposed refinancing amount. When considering such requests to subordinate its HOME mortgage, the Program shall require that the loan-to-value ratio be no greater than 100%.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale Policy for HOME Subsidy on Owner-Occupied Homes: For homebuyer projects which are developed by nonprofits and which have perpetual affordability, the City uses “resale” provisions per 92.254(a)(5)(i) when HOME funds are used. During the HAP, the property must be sold to a low-income homebuyer. The original buyer of the HOME unit shall receive fair return on investment. The Burlington HOME program defines "fair return" by the following formula: Fair Return = Sale Price - Outstanding Mortgage Debt - 75% of the market appreciation (if any) + the capital improvement credit. The Program defines capital improvements as any investment in the house that is not considered maintenance. Items like appliances, flooring, painting, roof, heating systems, electrical or plumbing are considered maintenance and not eligible. Most common capital

improvements are finishing basements, adding decks, garages, sheds, square footage, baths, or upgrades in flooring or kitchens. This definition of “Fair Return” will typically return to the seller their original equity investment if the original purchase price is less than or equal to the sale price to the new buyer. In the event that a HOME “resale” unit sells for less than the original purchase price, then the difference comes from a reduction in the seller’s equity (from their down payment and/or reduction of loan principal). This is the equity sharing formula used by both the Champlain Housing Trust and Green Mountain Habitat for Humanity. The Burlington HOME program defines "affordable to a reasonable range of buyers" as a home where the sum of the annual loan principal, interest, taxes, and insurance is less than 33% of the household's annual gross income.

The Program shall not allow the resale of a HOME-assisted unit to a subsequent homebuyer who is not low-income. When a HOME-assisted homeownership unit that is encumbered (through the requirements of another funding source such as the Vermont Housing & Conservation Board (“VHCB”)) with covenants ensuring perpetual affordability for households below 80% of area median income is sold, resale provisions ensure compliance with the HOME affordability requirements during the HOME Affordability Period. HOME funds which go into homebuyer units are typically, but not always, grants. The Program does not recapture the HOME funds unless the VHCB covenants are extinguished and the affordability is no longer ensured. The only scenario where the Program can envision requiring repayment of the above funds is if a) the HAP had expired and b) the statewide funder, the VHCB (which requires permanent (99 Year) affordability), for whatever reason chose to extinguish their covenants and the project effectively was leaving the permanently affordable housing stock.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Multi-family projects developed by locally-based housing organizations that receive HOME funds for rehabilitation may utilize HOME funds to refinance existing debt, consistent with 24 CFR 92.206(b)(2), if they meet the following guidelines:

- Refinancing is necessary to permit or to continue affordability under 24 CFR 92.252;
- Rehabilitation is the primary eligible activity. A minimum of \$7,500 of rehabilitation per unit is required;
- The grantee must demonstrate management capacity and practices that ensure that the long-term needs of the project can be met, and the targeted population can be served over an extended affordability period;
- The grantee must demonstrate that the new investment is being made to maintain current affordable units, to create greater affordability in current affordable units, or to create additional affordable units;
- The minimum HOME affordability period shall be 15 years, and all HOME-assisted projects

- developed by locally-based housing organizations are required to be perpetually affordable;
- Refinancing will be limited to projects that have previously received an investment of public funds;
 - HOME funds may be used for refinancing anywhere in the City of Burlington;
 - HOME funds cannot be used to refinance multi-family loans made or insured by any Federal program, including CDBG.

Discussion

It is the policy of the City of Burlington HOME Program to provide information and otherwise attract eligible persons in the housing market area to available housing constructed or rehabilitated under the HOME Program without regard to race, color, national origin, sex, religion, sexual orientation, familial status, receipt of public assistance, or disability. The City of Burlington HOME Program incorporates the Equal Housing Opportunity logo in its letterhead, press releases and advertisements. For projects where five or more units are being assisted with HOME funds, grantees receiving HOME funds are required to contact one or more of the following agencies before filling vacancies during the HOME affordability period as stated in the HOME Program Loan/Grant agreement: local or State Housing Authority, Community Action agencies, area Mental Health and Developmental Disability agencies, area Office on Aging agencies, area homeless shelters, the Department of Social Welfare, Committee on Temporary Shelter, Vermont Center for Independent Living or any statewide handicapped accessibility clearinghouse, area AIDS service organizations, medical centers, schools, municipalities and any other social service agencies. Any advertisement of vacant rental or ownership units during the HOME Affordability Period must include the equal housing opportunity logo or statement. Advertising media may include newspapers, radio, television, brochures, leaflets, or simply a sign in a window. Housing borrowers, grantees or property management agents must display the fair housing poster in areas that are accessible to the public. Property owners or their management agents must maintain a file containing a record of all marketing efforts (e.g., copies of newspaper ads, copies of letters). The City's HOME Program monitors compliance as part of its ongoing monitoring process. Where noncompliance is discovered, the HOME Program will provide technical assistance to secure voluntary compliance. If this proves unsuccessful, the HOME Program will refer aggrieved parties to appropriate entities to seek redress.

The City's HOME program uses the HOME affordable homeownership limits provided by HUD for homebuyer assistance and for rehabilitation of owner-occupied single-family housing. When using HOME funds with non-profit projects, the City accepts applications on a rolling basis and distributes funds as available to eligible and viable projects. Detailed information on applicant eligibility and how to apply can be found on the CEDO's website. The City does not limit or give preference to HOME applicants or beneficiaries.

Appendix

1. Burlington Low/Moderate Income Population by Census Tract & Block Group
2. Burlington Census Tract Map

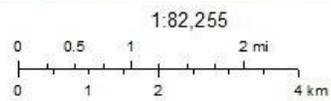
<u>Code</u>	<u>State</u>	<u>County</u>	<u>Neighborhood Revitalization Strategy Area?</u>	<u>Low Income</u>	<u>Low/Mod Income</u>	<u>Low/Mod/M ed Income (LMMI)</u>	<u>Low/Mod Universe</u>	<u>% LM Income/ LM Uni</u>	<u>Over 51% L/MI</u>	<u>Tract Over 51% L/MI</u>
Census Tract 1, Block Group 1	VT	Chittenden		940	1225	2075	3050	40.16%	No	No
Census Tract 1, Block Group 2	VT	Chittenden		355	525	705	1200	43.75%	No	No
Census Tract 2, Block Group 1	VT	Chittenden		580	825	1085	1,345	61.34%	Yes	No
Census Tract 2, Block Group 2	VT	Chittenden		160	410	1,320	1,880	21.81%	No	No
Census Tract 2, Block Group 3	VT	Chittenden		105	135	370	700	19.29%	No	No
Census Tract 2, Block Group 4	VT	Chittenden		290	580	925	1,345	43.12%	No	No
Census Tract 3, Block Group 1	VT	Chittenden	Yes	1105	1,585	2,125	2,335	67.88%	Yes	Yes
Census Tract 3, Block Group 2	VT	Chittenden	Yes	470	780	980	1,255	62.15%	Yes	Yes
Census Tract 4, Block Group 1	VT	Chittenden	Yes	930	1130	1305	1,330	84.96%	Yes	Yes
Census Tract 4, Block Group 2	VT	Chittenden	Yes	635	960	1,100	1,130	84.96%	Yes	Yes
Census Tract 4, Block Group 3	VT	Chittenden	Yes	345	520	730	760	68.42%	Yes	Yes
Census Tract 5, Block Group 1	VT	Chittenden	Yes	750	925	1100	1110	83.33%	Yes	Yes
Census Tract 5, Block Group 2	VT	Chittenden	Yes	1,525	1,645	1,820	1,965	83.72%	Yes	Yes
Census Tract 5, Block Group 3	VT	Chittenden	Yes	905	1,050	1,125	1,190	88.24%	Yes	Yes
Census Tract 6, Block Group 1	VT	Chittenden	Yes	1,465	1,945	2,280	2,795	69.59%	Yes	Yes
Census Tract 6, Block Group 2	VT	Chittenden	Yes	820	1,060	1,210	1,450	73.10%	Yes	Yes
Census Tract 8, Block Group 1	VT	Chittenden		745	1,125	1,510	2,070	54.35%	Yes	No
Census Tract 8, Block Group 2	VT	Chittenden		70	140	220	590	23.73%	No	No
Census Tract 9, Block Group 1	VT	Chittenden		165	205	265	515	39.81%	No	Yes
Census Tract 9, Block Group 2	VT	Chittenden		430	505	570	735	68.71%	Yes	Yes
Census Tract 9, Block Group 3	VT	Chittenden		600	750	850	885	84.75%	Yes	Yes
Census Tract 10, Block Group 1	VT	Chittenden	Yes	590	725	905	1,240	58.47%	Yes	Yes
Census Tract 10, Block Group 2	VT	Chittenden	Yes	655	885	980	1,075	82.33%	Yes	Yes
Census Tract 11, Block Group 1	VT	Chittenden		415	655	905	1,395	46.95%	No	No
Census Tract 11, Block Group 2	VT	Chittenden		165	255	455	770	33.12%	No	No
Census Tract 39, Block Group 1	VT	Chittenden		250	360	440	865	41.62%	No	Yes
Census Tract 39, Block Group 2	VT	Chittenden		285	300	365	520	57.69%	Yes	Yes
Census Tract 39, Block Group 3	VT	Chittenden		20	20	20	30	66.67%	Yes	Yes
CITYWIDE				15,770	21,225	27,740	35,530	59.74%	Yes	Yes

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April 10, 2015

- Census Tracts Counties
- States
- Counties
- Census Tracts
- States



Source: U.S. Census Bureau
Sources: Esri, USGS, NOAA

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